#### Case 19-42681-btf7 Doc 11 Filed 10/24/19 Entered 10/24/19 23:41:14 Desc Imaged Certificate of Notice Page 1 of 4

Information to	identify the case:	
Debtor 1:	Krystian Louise Swinton	Social Security number or ITIN: xxx-xx-4251
20000111	First Name Middle Name Last Name	EIN:
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:
United States Ba	nkruptcy Court: Western District of Missouri	Date case filed for chapter: 7 10/21/19
Case number:	19-42681-btf7	

### Official Form 309A (For Individuals or Joint Debtors)

### Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filling in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	THIC GOULT.	About Debtor 1;	About Debtor 2:
1.	Debtor's full name	Krystian Louise Swinton	
2.	All other names used in the last 8 years		
3.	Address	7718 Loma Vista Dr Kansas City, MO 64138	
4.	<b>Debtor's attorney</b> Name and address	Tracy L. Robinson 818 Grand Blvd., Suite 505 Kansas City, MO 64106	Contact phone 816-842-1317 Email: admin@tlrlaw.com
5.	Bankruptcy trustee Name and address	Janice E. Stanton 104 W. 9th Street – Sulte 303 Kansas City, MO 64105	Contact phone 816-421-7770  Email: janice.stanton@sbcglobal.net

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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Debtor Krystian Louise Swinton

Case number 19-42681-btf7

6.	Bankruptcy clerk's office  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.goy.">www.pacer.goy.</a>	U.S. Bankruptcy Court Charles Evans Whittaker Courthouse 400 East 9th Street, Room 1510 Kansas City, MO 64106	Hours open: 9:00 am - 4:30 pm Contact phone 816-512-1800 Date: 10/22/19				
7.	Meeting of creditors	November 26, 2019 at 09:00 AM	Location:				
	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	400 East 9th Street,, Trustee Hearing Room 2110B, Kansas City, MO 64106				
8.	Presumption of abuse	The presumption of abuse does not arise.					
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.						
9.	Deadlines  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 1/27/20				
		You must file a complaint:  • if you assert that the debtor is not entitled to receive a discipulation of 11 U.S.C. § 727(a)(2) through (7), or	harge of any debts under any of the				
		if you want to have a debt excepted from discharge under	• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).				
		You must file a motion:  • If you assert that the discharge should be denied under § 727(a)(8) or (9).					
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors				
10.	Proof of claim	No property appears to be available to pay creditor	s. Therefore, please do not file a				
	Please do not file a proof of claim unless you receive a notice to do so.	proof of claim now. If it later appears that assets ar will send you another notice telling you that you madeadline.	e available to pay creditors, the clerk ay file a proof of claim and stating the				
11.	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a f asking the court to extend the deadlines in this not United States bankruptcy law if you have any ques	foreign address, you may file a motion ice. Consult an attorney familiar with tions about your rights in this case.				
12.	Exempt property	The law allows debtors to keep certain property as not be sold and distributed to creditors. Debtors mu exempt. You may inspect that list at the bankruptor www.pacer.gov. If you believe that the law does not debtors claim, you may file an objection. The bankruptor by the deadline to object to exemptions in	ust file a list of property claimed as y clerk's office or online at at authorize an exemption that the ruptcy clerk's office must receive the				
Offi	cial Form 309A (For Individuals or Joint Del	otors) Notice of Chapter 7 Bankruptcy Case No Proof of	Claim Deadline page 2				

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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Total Noticed: 53

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 16566673 +E-mail/Text: electronicbkydocs@nelnet.net Oct 22 2019 21:14:59 Nelnet, Acct No xxxxxx5787, Lincoln NE 68508-1911 121 S 13th Street, Suite 201. 16566674 E-mail/Text: electronicbkydocs@nelnet.net Oct 22 2019 21:14:59 Nelnet, Acct No xxxxxx5787, 3015 South Parker Road, Aurora CO 80014-2904 Suite 400, EDI: RMSC.COM Oct 23 2019 01:13:00 SYNCB/Old Navy, 16566678 PO Box 965004,

Orlando FL 32896-5004 EDI: RMSC.COM Oct 23 2019 01:13:00 16566680 SYNCB/Old Navy, PO Box 965005, Orlando FL 32896-5005 SYNCB/Old Navy, 16566679 EDI: RMSC.COM Oct 23 2019 01:13:00 PO Box 965036, Orlando FL 32896-5036 EDI: RMSC.COM Oct 23 2019 01:13:00 16566681 SYNCB/QCard, Acct No xxxx xxxx xxxx 7898. PO Box 965017, Orlando FL 32896-5017 16566682 EDI: RMSC.COM Oct 23 2019 01:13:00 SYNCB/QCard, Acct No xxxx xxxx xxxx 7898, Orlando FL 32896-5018 PO Box 965018, EDI: RMSC.COM Oct 23 2019 01:13:00 16566685 SYNCB/Walmart, Acct No xxxx xxxx xxxx 1053, PO Box 965022, Orlando FL 32896-5022 EDI: RMSC.COM Oct 23 2019 01:13:00 16566683 SYNCB/Walmart, Acct No xxxx xxxx xxxx 1053. Orlando FL 32896-5024 PO Box 965024, 16566684 EDI; RMSC.COM Oct 23 2019 01:13:00 SYNCB/Walmart, Acct No xxxx xxxx xxxx 1053. Orlando FL 32896-5036 PO Box 965036, 16566687 +EDI: RMSC.COM Oct 23 2019 01:13:00 Synchrony Bank/Old Navy, 4125 Windward Plaza Drive. Alpharetta GA 30005-8738 EDI: RMSC.COM Oct 23 2019 01:13:00 16566686 Synchrony Bank/Old Navy, Attn: Bankruptcy Department, Orlando FL 32896-5060 PO Box 965060, +EDI: RMSC.COM Oct 23 2019 01:13:00 16566688 Synchrony Bank/Q Card, Acct No xxxx xxxx xxxx 7898,

16566688 +EDI: RMSC.COM Oct 23 2019 01:13:00 Synchrony Bank/Q Card, Acct No xxxx xxxx xxxx 7898, 4125 Windward Plaza Drive, Alpharetta GA 30005-8738

EDI: RMSC.COM Oct 23 2019 01:13:00 Synchrony Bank/QCard, Acct No xxxx xxxx 7898, Attn: Bankruptcy Department, PO Box 965060, Orlando FL 32896-5060

Attn: Bankruptcy Department, PO Box 965060, Orlando FL 32896-5060

+EDI: RMSC.COM Oct 23 2019 01:13:00 Synchrony Bank/Walmart, Acct No xxxx xxxx xxxx 1053,

4125 Windward Plaza Drive, Alpharetta GA 30005-8738

4125 Windward Plaza Drive, Alpharetta GA 30005-8738

16566690 EDI: RMSC.COM Oct 23 2019 01:13:00 Synchrony Bank/Walmart, Acct No xxxx xxxx xxxx 1053, Attn: Bankruptcy Department, PO Box 965060, Orlando FL 32896-5060

TOTAL: 38

Date Rovd: Oct 22, 2019

\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

District/off: 0866-4

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

User: adkt

Form ID: 309A

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2019

Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2019 at the address(es) listed below:

NONE. TOTAL: 0

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United States Bankruptcy Court Western District of Missouri

In re: Krystian Louise Swinton Debtor

Case No. 19-42681-btf Chapter 7

#### CERTIFICATE OF NOTICE

District/off: 0866-4

User: adkt Form ID: 309A Page 1 of 2 Total Noticed: 53

Date Rcvd: Oct 22, 2019

Notice by Oct 24, 20	first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
db 16566648	+Krystian Louise Swinton, 7718 Loma Vista Dr, Kansas City, MO 64138-4005 +Abbott, Osborn, Van Vliet, PLC, Acct No xx6838, 974 - 73rd Street, Suite 20,
16566659	Des Moines IA 50265-1026 +CarMax Auto Finance, Acct No xxxx0414, 12800 Tuckahoe Creek Parkway,
1.05.000	Richmond VA 23238-1115
16566658 16566657	+Carmax Auto Finance, Acct No xxxx0414, 225 Chastain Meadows Court, Kennesaw GA 30144-5897 Carmax Auto Finance, Acct No xxxx0414, PO Box 440609, Kennesaw GA 30160-9511
16566660	Client Services, Inc., Acct No xxxx8010, 3451 Harry S Truman Boulevard, Saint Charles MO 63301-4047
16566664	Dept of Education - OGC, Acct No xxxxxx5787, Division of Post Secondary Education, 400 Maryland Avenue SW, Room 6E353, Washington DC 20202-2110
16566669	++MCNEILEPAPPAS PC, 7500 W 110TH ST, SUITE 110, OVERLAND PARK KS 66210-2476 (address filed with court: McNeilePappas, PC, Acct No xxxx xxxx xxxx 4051,
	14701 E 42nd Street, Suite 200, Independence MO 64055-0000)
16566672	+Midland Funding, LLC, Acct No xxxxxx4653, 320 East Big Beaver, Troy MI 48083-1271
16566677	+Recovery Management Service, Acct No xxxx3642, 4200 Cantera Drive, Suite 211, Warrenville IL 60555-3040
16566692	+US Attorney Western District of Missouri, Acct No xxxxxx5787, Attn Bankruptcy Processing Clerk, Charles Evans Wiittaker Courthouse,
16566693	400 East 9th Street, Room 5510, Kansas City MO 64106-2637 US Department of Education, Acct No xxxxxx5787, Office of the Secretary,
16566695	Room 4181 Fed Office Bldg 6, 400 Maryland Ave SW, Washington DC 20202-0100 +US Department of Education, Acct No xxxxxx5787, 3130 Fairview Park Drive, Suite 800, Falls Church VA 22042-4566
16566696 16566694	+US Department of Education, Acct No xxxxxx5787, 2505 S Finley Road, Lombard IL 60148-4867 US Department of Education, Acct No xxxxxx5787, PO Box 5227, Greenville TX 75403-5227
Notice by aty	electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: admin@tlrlaw.com Oct 22 2019 21:14:48 Tracy L. Robinson,
tr	818 Grand Blvd., Suite 505, Kansas City, MO 64106 +EDI: QJESTANTON.COM Oct 23 2019 01:13:00 Janice E. Stanton, 104 W. 9th Street - Suite 303,
smg	Kansas City, MO 64105-1718 E-mail/Text: ecfnotices@dor.mo.gov Oct 22 2019 21:14:52 Missouri Department of Revenue,
16566656	General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475 EDI: CAPITALONE.COM Oct 23 2019 01:13:00 Capital One Bank USA NA,
16566654	Acct No xxxx xxxx xxxx 5592, 15000 Capital One Drive, Richmond VA 23238-0000 EDI: CAPITALONE.COM Oct 23 2019 01:13:00 Capital One Bank USA NA, Acct No xxxxxx4653,
16566651	PO Box 85015, Richmond VA 23285-5075 +EDI: CAPITALONE.COM Oct 23 2019 01:13:00 Capital One, Acct No xxxxxx4653, PO Box 30281,
16566652	Salt Lake City UT 84130-0281 +EDI: CAPITALONE.COM Oct 23 2019 01:13:00 Capital One, Acct No xxxx xxxx xxxx 5592, PO Box 30281, Salt Lake City UT 84130-0281
16566650	EDI: CAPITALONE.COM Oct 23 2019 01:13:00 Capital One, Acct No xxxx xxxx xxxx 0425, Inquiries/Bankruptcy Department, PO Box 30285, Salt Lake City UT 84130-0285
16566649	EDI: CAPITALONE.COM Oct 23 2019 01:13:00 Capital One, Acct No xxxx xxxx xxxx 5592, Inquiries/Bankruptcy Department, PO Box 30285, Salt Lake City UT 84130-0285
16566655	+EDI: CAPITALONE.COM Oct 23 2019 01:13:00 Capital One Bank USA NA, Acct No xxxx xxxx xxxx 5592, 10700 Capital One Way, Richmond VA 23060-9243
16566653	+EDI: CAPITALONE.COM Oct 23 2019 01:13:00 Capital One Bank USA NA, Acct No xxxxxx4653, 10700 Capital One Way, Richmond VA 23060-9243
16566661	EDI: WFNNB.COM Oct 23 2019 01:13:00 Comenity Bank/Victoira's Secret, Acct No ****-***-7987, PO Box 182789, Columbus OH 43218-2789
16566662	EDI: WFNNB.COM Oct 23 2019 01:13:00 Comenity Bank/Victoria's Secret, Acct No ****-***-7987, Bankruptcy Department, PO Box 182125,
16566663	Columbus OH 43218-2125 EDI: WFNNB.COM Oct 23 2019 01:13:00
16566666	EDI: DISCOVER.COM Oct 23 2019 01:13:00 Discover Card, Acct No xxxx xxxx xxxx 4051, PO Box 15316, Wilmington DE 19850-5316
16566665	EDI: DISCOVER.COM Oct 23 2019 01:13:00 Discover Card, Acct No xxxx xxxx xxxx 4051, PO Box 30395, Salt Lake City UT 84130-0395
16566667	+EDI: FSAE.COM Oct 23 2019 01:13:00 First Source Advantage, LLC, Acct No xxxx7216, 205 Bryant Woods South, Buffalo NY 14228-3609
16566668	E-mail/Text: ben.meyer@gcu.edu Oct 22 2019 21:14:51 Grand Canyon University, Acct No xxxx3642, 3300 W Camelback Road, Phoenix AZ 85017-0000
16566670	+EDI: MID8.COM Oct 23 2019 01:13:00 Midland Credit Management, Inc, Acct No xxxxxx4653, 2365 Northside Drive, Suite 300, San Diego CA 92108-2709
16566671	+EDI: MID8.COM Oct 23 2019 01:13:00 Midland Funding, LLC, Acct No xxxxxx4653, 2365 Northside Drive, Suite 300, San Diego CA 92108-2709
16566675	+E-mail/Text: electronicbkydocs@nelnet.net Oct 22 2019 21:14:59 Nelnet, Acct No xxxxxx5787, PO Box 82505, Lincoln NE 68501-2505
16566676	E-mail/Text: electronicbkydocs@nelnet.net Oct 22 2019 21:14:59 Nelnet, Acct No xxxxxx5787, PO Box 82561, Lincoln NE 68501-2561

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Debtor	1 Krystian Louise Swinton	Case number (if known)	
4.5	Midland Funding, LLC Nonpriority Creditor's Name	Last 4 digits of account number 4653	\$1,910.87
	2365 Northside Drive Suite 300	When was the debt incurred?	
	San Diego, CA 92108  Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	<u> </u>	
	Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
٠	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify 1916-CV15673	
4.6	Nelnet	Last 4 digits of account number 5787	\$62,855.88
	Nonpriority Creditor's Name 121 S 13th Street	When was the debt incurred?	
	Suite 201		
	Lincoln, NE 68508	_	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	□ a	
	Debtor 1 only	□ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	<u></u>	
	☐ Check if this claim is for a community debt	■ Student loans	
	is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.7	Synchrony Bank/Old Navy	Last 4 digits of account number	Unknown
	Nonpriority Creditor's Name Attn: Bankruptcy Department	When was the debt incurred?	
	PO Box 965060 Orlando, FL 32896-5060		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

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Best Case Bankruptcy

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Debtor	Krystian Louise Swinton	Case number (ir known)	
	Synchrony Bank/QCard Nonpriority Creditor's Name	Last 4 digits of account number 7898	\$961.52
-	Attn: Bankruptcy Department PO Box 965060	When was the debt incurred?	
	Orlando, FL 32896-5060		
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student Joans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	is the claim subject to offset?  No	report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	Other. Specify	
4.9	Synchrony Bank/Walmart	Last 4 digits of account number 1053	\$571.63
	Nonpriority Creditor's Name	When was the debt incurred?	
	Attn: Bankruptcy Department PO Box 965060	Autan was me dent lincatien t	
-	Orlando, FL 32896-5060  Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who Incurred the debt? Check one.	As of the date you me, the claim is. Office all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	•
Part 3:	List Others to Be Notified About a D		
is tryin	g to collect from you for a debt you owe to s	about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, someone else, list the original creditor in Parts 1 or 2, then list the collection agency he lat you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional creditors here.	re. Similarly, if you
	Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
	Osborn, Van Vliet, PLC 3rd Street	Line 4.5 of (Check one):	
Suite 2		■ Part 2: Creditors with Nonpriority Unsecured Cla	ims
Des Mo	oines, IA 50324	Last 4 digits of account number 6838	
Name an	d Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
Capital		Line <u>4.5</u> of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims	
	es/Bankruptcy Department x 30285	Part 2: Creditors with Nonpriority Unsecured Cla	ims
	ke City, UT 84130-0285		
		Last 4 digits of account number 0425	
	d Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
Capital		Line 4.5 of (Check one):	
	x 30281 ke City, UT 84130	■ Part 2: Creditors with Nonpriority Unsecured Cla	ims
Juil Ed		Last 4 digits of account number	
Name ar	nd Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
Official Ec	orm 106 F/F Sch	edule E/F: Creditors Who Have Unsecured Claims	Page 4 of 8

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Debtor 1 Krystian Louise Swinton	- Lago	Case number (if known)
14701 E 42nd Street	,	☐ Part 1: Creditors with Priority Unsecured Claims
Suite 200 Independence, MO 64055		Part 2: Creditors with Nonpriority Unsecured Claims
macpendence, we o-root	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	
Midland Credit Management, Inc	Line 4.5 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
2365 Northside Drive Suite 300		Part 2: Creditors with Nonpriority Unsecured Claims
San Diego, CA 92108		
	Last 4 digits of account number	4653
Name and Address	On which entry in Part 1 or Part 2 did	
Midland Funding, LLC 320 East Big Beaver	Line 4.5 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Troy, MI 48083		■ Part 2: Creditors with Nonpriority Unsecured Claims
- 1	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	
Nelnet 3015 South Parker Road	Line 4.6 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Suite 400		■ Part 2: Creditors with Nonpriority Unsecured Claims
Aurora, CO 80014-2904	Last 4 digits of account number	
Name and Address NeInet	On which entry in Part 1 or Part 2 did Line 4.6 of (Check one):	you list the original creditor?  Part 1: Creditors with Priority Unsecured Claims
PO Box 82561	(ee	Part 2: Creditors with Nonpriority Unsecured Claims
Lincoln, NE 68501-2561	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	You list the existence lentistic of the
Nelnet	Line 4.6 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
PO Box 82505		Part 2: Creditors with Nonpriority Unsecured Claims
Lincoln, NE 68501	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?
Recovery Management Service	Line 4.4 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
4200 Cantera Drive Suite 211		Part 2: Creditors with Nonpriority Unsecured Claims
Warrenville, IL 60555-0857		
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	
SYNCB/Old Navy PO Box 965004	Line 4.7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Orlando, FL 32896-5004		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address SYNCB/Old Navy	On which entry in Part 1 or Part 2 did Line 4.7 of (Check one):	
PO Box 965005	Line 4.7 of (Crieck one).	□ Part 1: Creditors with Priority Unsecured Claims ■ Part 2: Creditors with Nonpriority Unsecured Claims
Orlando, FL 32896-5005	Look & dialog of consent accessors	- Part 2. Creditors with Nonpholity Offsecured Claims
	Last 4 digits of account number	
Name and Address SYNCB/Old Navy	On which entry in Part 1 or Part 2 did Line 4.7 of (Check one):	you list the original creditor?  ☐ Part 1: Creditors with Priority Unsecured Claims
PO Box 965036	Line 4.7 of Condon One).	Part 2: Creditors with Nonpriority Unsecured Claims
Orlando, FL 32896-5036	Last 4 digits of account number	— Turiz, ordanoro marmonprone, original ordano
Name and Address SYNCB/QCard	On which entry in Part 1 or Part 2 did Line 4.8 of (Check one):	you list the original creditor?  □ Part 1: Creditors with Priority Unsecured Claims
PO Box 965017		Part 2: Creditors with Nonpriority Unsecured Claims
Orlando, FL 32896-5017	Last 4 digits of account number	and the second s
		The three selections of the O
Name and Address SYNCB/QCard	On which entry in Part 1 or Part 2 did Line 4.8 of (Check one):	you list the original creditor?  □ Part 1: Creditors with Priority Unsecured Claims
		2 Section of the Francisco Control of the Control o

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

Page 6 of 8

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Best Case Bankruptcy

## Case 19-42681-btf7 Doc 1 Filed 10/21/19 Entered 10/21/19 15:36:37 Desc Main Document Page 26 of 59

Debtor 1 Krystian Louise Swinton		Case number (if known)
PO Box 965018 Orlando, FL 32896-5018		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address SYNCB/Walmart PO Box 965024	On which entry in Part 1 or Part 2 did y Line <u>4.9</u> of ( <i>Check one</i> ):	you list the original creditor?  ☐ Part 1: Creditors with Priority Unsecured Claims  ☐ Part 2: Creditors with Nonpriority Unsecured Claims
Orlando, FL 32896-5024	Last 4 digits of account number	— Part 2. Creditors with Northholity Offsecured Claims
Name and Address		
Name and Address SYNCB/Walmart	On which entry in Part 1 or Part 2 did y Line 4.9 of (Check one):	you list the original creditor?  ☐ Part 1: Creditors with Priority Unsecured Claims
PO Box 965022		■ Part 2: Creditors with Nonpriority Unsecured Claims
Orlando, FL 32896-5022	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did y	you list the original creditor?
SYNCB/Walmart	Line 4.9 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
PO Box 965036		Part 2: Creditors with Nonpriority Unsecured Claims
Orlando, FL 32896-5036	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did y	wou liet the original graditor?
Synchrony Bank/Old Navy	Line 4.7 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
4125 Windward Plaza Drive		■ Part 2: Creditors with Nonpriority Unsecured Claims
Alpharetta, GA 30005	Last 4 digits of account number	
Name and Address		The state of the s
Name and Address Synchrony Bank/Q Card	On which entry in Part 1 or Part 2 did the Line 4.8 of (Check one):	you list the original creditor?  ☐ Part 1: Creditors with Priority Unsecured Claims
4125 Windward Plaza Drive		■ Part 2: Creditors with Nonpriority Unsecured Claims
Alpharetta, GA 30005	Last 4 digits of account number	,
No.		The state of the s
Name and Address Synchrony Bank/Walmart	On which entry in Part 1 or Part 2 did the Line 4.9 of (Check one):	you list the original creditor?  ☐ Part 1: Creditors with Priority Unsecured Claims
4125 Windward Plaza Drive		Part 2: Creditors with Nonpriority Unsecured Claims
Alpharetta, GA 30005	Last 4 digits of account number	,
Name and Address	On which entry in Part 1 or Part 2 did	you list the existent evalitor?
Name and Address US Attorney Western District of	Line 4.6 of (Check one):	D Part 1: Creditors with Priority Unsecured Claims
Missouri		■ Part 2: Creditors with Nonpriority Unsecured Claims
Attn Bankruptcy Processing Clerk Charles Evans Wiittaker Courthouse		
400 East 9th Street, Room 5510		
Kansas City, MO 64106	Last A digits of account number	
	Last 4 digits of account number	
Name and Address US Department of Education	On which entry in Part 1 or Part 2 did Line 4.6 of (Check one):	you list the original creditor?  ☐ Part 1: Creditors with Priority Unsecured Claims
Office of the Secretary	Ellio 4.0 of (Officer offic).	Part 2: Creditors with Nonpriority Unsecured Claims
Room 4181 Fed Office Bldg 6		- The state of the
400 Maryland Ave SW Washington, DC 20202-0100		
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	· ·
US Department of Education	Line 4.6 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
2505 S Finley Road Lombard, IL 60148-4899		Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address	On which entry In Part 1 or Part 2 did	· ·
US Department of Education 3130 Fairview Park Drive	Line 4.6 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Suite 800		Part 2: Creditors with Nonpriority Unsecured Claims
Falls Church, VA 23323	Look A digite of seconds sumbon	
	Last 4 digits of account number	

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

Page 7 of 8

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Best Case Bankruptcy

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B18 (Official Form 18) (12/07)

## **United States Bankruptcy Court**

Western District of Missouri Case No. 19-42681-btf7 Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):
Krystian Louise Swinton
7718 Loma Vista Dr
Kansas City, MO 64138

Social Security / Individual Taxpayer ID No.: xxx-xx-4251

Employer Tax ID / Other nos.:

#### DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

#### IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 1/29/20

Brian T. Fenimore United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

B18 (Official Form 18) (12/07) - Cont.

#### EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

## Case 19-42681-btf7 Doc 27 Filed 01/31/20 Entered 01/31/20 23:35:56 Desc Imaged Certificate of Notice Page 3 of 4 United States Bankruptcy Court Western District of Missouri

In re: Krystian Louise Swinton Debtor

Case No. 19-42681-btf Chapter 7

#### **CERTIFICATE OF NOTICE**

District/off	: 0866-4 User: admin Form ID; b18	Page 1 of 2 Total Noticed: 53	Date Rovd: Jan 29, 2020
Notice by fig Jan 31, 2020	rst class mail was sent to the follows	ng persons/entities by the Bank	ruptcy Noticing Center on
db 16566648	+Krystian Louise Swinton, 7718 Lo +Abbott, Osborn, Van Vliet, PLC,	oma Vista Dr. Kansas City, MO Acct No xx6838, 974 - 73rd St	64138-4005 reet, Suite 20,
16566659	Des Moines IA 50265-1026 +CarMax Auto Finance, Acct No xxx	cx0414, 12800 Tuckahoe Creek P	arkway,
16566658	Richmond VA 23238-1115 +Carmax Auto Finance, Acct No xxx	cx0414, 225 Chastain Meadows C	ourt, Kennesaw GA 30144-5897
16566657 16566664	Carmax Auto Finance, Acct No xxx Dept of Education - OGC, Acct No 400 Maryland Avenue SW, Room 61	xxxxxx5787, Division of Post	Secondary Education,
16566669	++MCNEILEPAPPAS PC, 7500 W 110TH S (address filed with court: McNeile 14701 E 42nd Street, Suite 200,	T, SUITE 110, OVERLAND PARK Pappas, PC, Acct No xxxx xxxx Independence MO 64055-0000)	KS 66210-2476 xxxx 4051,
16566672 16566677	+Midland Funding, LLC, Acct No xx	xxxxx4653, 320 East Big Beaver et No xxxx3642, 4200 Cantera D	, Troy MI 48083-1271 rive, Suite 211,
16566692	+US Attorney Western District of Mi Attn Bankruptcy Processing Cler	c, Charles Evans Wiittaker Cou	rthouse,
16566693	400 East 9th Street, Room 5510, US Department of Education, Acct Room 4181 Fed Office Bldg 6, 40		
16566695	+US Department of Education, Acct Falls Church VA 22042-4566		
16566696 16566694	+US Department of Education, Acct US Department of Education, Acct	: No xxxxxx5787, 2505 S Finley : No xxxxxx5787, PO Box 5227,	Road, Lombard IL 60148-4867 Greenville TX 75403-5227
Notice by ele	ectronic transmission was sent to the +EDI: QJESTANTON.COM Jan 30 2020 02		he Bankruptcy Noticing Center. 104 W. 9th Street - Suite 303,
amg	Kansas City, MO 64105-1718 E-mail/Text: ecfnotices@dor.mo.gov General Counsel's Office, PO Bo		uri Department of Revenue,
16566656	EDI: CAPITALONE.COM Jan 30 2020 02	2:58:00 Capital One Bank USA	
16566654	EDI: CAPITALONE.COM Jan 30 2020 00 PO Box 85015, Richmond VA 2328	2:58:00 Capital One Bank USA	NA, Acct No xxxxxx4653,
16566651	+EDI: CAPITALONE.COM Jan 30 2020 02 Salt Lake City UT 84130-0281		No xxxxxx4653, PO Box 30281,
16566652	+EDI: CAPITALONE.COM Jan 30 2020 0: PO Box 30281, Salt Lake City U		No xxxx xxxx xxxx 5592,
16566650	EDI: CAPITALONE.COM Jan 30 2020 02 Inquiries/Bankruptcy Department,	PO Box 30285, Salt Lake Cit	No xxxx xxxx xxxx 0425, y UT 84130-0285
16566649	EDI: CAPITALONE.COM Jan 30 2020 02 Inquiries/Bankruptcy Department,	PO Box 30285, Salt Lake Cit	
16566655	+EDI: CAPITALONE.COM Jan 30 2020 02 Acct No XXXX XXXX XXXX 5592, 10	0700 Capital One Way, Richmond	VA 23060-9243
16566653 16566660	+EDI: CAPITALONE.COM Jan 30 2020 02 10700 Capital One Way, Richmond E-mail/Text: mediamanagers@clients	I VA 23060-9243	NA, Acct No xxxxxx4653,
16566661	Acct No xxxx8010, 3451 Harry S EDI: WFNNB.COM Jan 30 2020 02:58:	Truman Boulevard, Saint Charl	es MO 63301-4047
16566662	Acct No ****-****-7987, P( EDI: WFNNB.COM Jan 30 2020 02:58:	Box 182789, Columbus OH 4321	8-2789
,	Acct No ****-***-7987, Bacclumbus OH 43218-2125		
16566663		stomer Service, PO Box 182273	, Columbus OH 43218-2273
16566666	EDI: DISCOVER.COM Jan 30 2020 02:	350-5316	No xxxx xxxx xxxx 4051,
16566665	EDI: DISCOVER.COM Jan 30 2020 02:	84130-0395	No xxxx xxxx xxxx 4051,
16566667 16566668	+EDI: FSAE.COM Jan 30 2020 02:58:00 205 Bryant Woods South, Buffalo E-mail/Text: ben.meyer@gcu.edu Jan	NY 14228-3609	yon University,
16566670	Acct No xxxx3642, 3300 W Camell +EDI: MID8.COM Jan 30 2020 02:58:00	pack Road, Phoenix AZ 85017-00	00
16566671	2365 Northside Drive, Suite 300 +EDI: MID8.COM Jan 30 2020 02:58:00	), San Diego CA 92108-2709	
16566675	2365 Northside Drive, Suite 300 +E-mail/Text; electronicbkydocs@ne	), San Diego CA 92108-2709 Inet.net Jan 29 2020 21:57:32	Nelnet, Acct No xxxxxx5787,
16566676	PO Box 82505, Lincoln NE 68501 E-mail/Text: electronicbkydocs@ne	net.net Jan 29 2020 21:57:32	Nelnet, Acct No xxxxxx5787,
16566673	PO Box 82561, Lincoln NE 68501 +E-mail/Text: electronicbkydocs@ne	net.net Jan 29 2020 21:57:32	Nelnet, Acct No xxxxxx5787,
16566674	121 S 13th Street, Suite 201, E-mail/Text: electronicbkydocs@ne: 3015 South Parker Road, Suite	net.net Jan 29 2020 21:57:32	Nelnet, Acct No xxxxxx5787,

#### Case 19-42681-btf7 Doc 27 Filed 01/31/20 Entered 01/31/20 23:35:56 Desc Imaged Certificate of Notice Page 4 of 4

District/of	E: 0866-4	User: admir Form ID: b1		Page 2 of Total Not		Date Rcvd: Jan 29, 2020
Notice by el	lectronic tran	smission was ser	t to the foll	owing persons	s/entities by the	Bankruptcy Noticing Center
16567158		COM Jan 30 2020 VA 23541-1021	02:58:00	PRA Receivabl	es Management, I	LC, PO Box 41021,
16566678	EDI: RMSC	.COM Jan 30 2020	02:58:00	SYNCB/Old Na	vy, PO Box 965	004, Orlando FL 32896-5004
16566680	EDI: RMSC	.COM Jan 30 2020	02:58:00	SYNCB/Old Na	vy, PO Box 965	005, Orlando FL 32896-5005
16566679	EDI: RMSC	.COM Jan 30 2020	02:58:00	SYNCB/Old Na	vy, PO Box 965	036, Orlando FL 32896-5036
16566681	EDI: RMSC	.COM Jan 30 2020	02:58:00	SYNCB/QCard,	Acct No xxxx	
	PO Box 9	65017, Orlando	FL 32896-501	.7		
16566682	EDI: RMSC	.COM Jan 30 2020	02:58:00	SYNCB/QCard,	Acct No xxxx	xxxx xxxx 7898,
1	PO Box 9	65018, Orlando	FL 32896-501	.8		•
16566685		.COM Jan 30 2020		SYNCB/Walmar	t, Acct No xxx	x xxxx xxxx 1053,
	PO Box 9	65022, Orlando	FL 32896-502	22		
16566683	EDI: RMSC	.COM Jan 30 2020	02:58:00	SYNCB/Walmar	t. Acct No xxx	x xxxx xxxx 1053,
-,,		65024, Orlando				
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		65036, Orlando				
16566687		.COM Jan 30 2020			nk/Old Navv. 4	125 Windward Plaza Drive,
		ta GA 30005-8738		57	, 024, ,	
16566686		.COM Jan 30 2020		Synchrony Ba	nk/Old Navy. A	ttn: Bankruptcy Department,
		65060, Orlando			,, ,	dent dent de
16566688		.COM Jan 30 2020			nk/Q Card, Acc	t No xxxx xxxx xxxx 7898,
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		apoof zopuz				TOTAL: 39
	**** BYPASSED	RECIPIENTS (und	deliverable, *	duplicate) *	****	

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

+PRA Receivables Management, LLC, PO Box 41021,

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2020

cr\*

Signature: /s/Joseph Speetjens

Norfolk, VA 23541-1021

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2020 at the address(es) listed below: Janice E. Stanton jstanton@sr-lawfirm.com,

jmarcus@sr-lawfirm.com; mol3@ecfcbis.com; jstanton@ecf.axosfs.com Tracy L. Robinson on behalf of Debtor 1 Krystian Louise Swinton tlrcourtmail@gmail.com; RobinsonTR52047@notify.bestcase.com

TOTAL: 2

TOTALS: 0, \* 1, ## 0

### 2.7 SYNCB/OLD NAVY (CLOSED)

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	OVER_120_DAYS_PAST_DUE	Debt-to-Credit Ratio	0%
Available Credit	\$200		

#### **Account History**

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### **Balance**

Year Jan Feb	Mar Apr	May Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	\$411						-	
2019								
2020								

#### **Available Credit**

Year Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018											
2019											

#### **Scheduled Payment**

2020

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018				\$51				2.0000000000000000000000000000000000000	A STATE OF THE PARTY OF THE PAR			
2019		`										
2020												

#### **Actual Payment**

EQUIFAX	KRYSTIAN SWINTON   May 29, 2020	Page 19 of 81
Summary Revolving	Mortgage $>$ installment $>$ without $>$ Statements $>$ Personal late $>$ linquiries	Public Records > Collections

2018 \$35 2019 2020 **High Credit** May Jul Aug Year Jan Feb Mar Apr Jun Sep Oct 2018 \$411 2019 2020 **Credit Limit** Feb Year Jan Mar Apr May Aug Sep Oct 2018 \$200 2019 2020 **Amount Past Due** Sep Мау Oct Year Feb Mar Apr Jul Aug Jan \$254 2018 2019 2020

Dec

Dec

Dec

Nov

Nov

#### **Activity Designator**

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018				С								1
2019												
2020												

#### Comments 1

Date	Comment
04/2018	Account closed by credit grantor

#### Comments 2

EQUIFAX	KRYSTIAN SWINTON   May 29, 2020	Page 20 of 81
Summary > Revolving	g $ angle$ Mortgage $ angle$ Installment $ angle$ Other $ angle$ Statements $ angle$ Personal lato $ angle$ Inquiries $ angle$ F	ublic Records > Collections

Date	Comment	
04/2018	150 days past due	

## **Payment History**

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	90	120	150	120	150	****	****	****	****	****	****	****
2017	****	****	****	****	•	•	✓	-	•	•	30	60
✓ Paid on Time	<b>30</b> 30 D	ays Past [	Due	<b>60 6</b> 0 Da	ays Past	Due	90 90 D	ays Past I	Due	<b>120</b> 120	Days Past	Due
150 150 Days Past Due	180 180	Days Past	Due	<b>V</b> Volur	itary Suri	ender	F Fore	closure		C Colle	ection Acco	ount
CO Charge-Off	B Inclu	ded in Bar	kruptcy	R Repo	ssession		TN Too	New to Ra	ite	‱ <b>N</b> ● D	ata Availa	ble

#### **Account Details**

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$422	Owner	INDIVIDUAL
Credit Limit	\$200	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	May 07, 2017
Amount Past Due		Date Reported	Jun 17, 2018
Actual Payment Amount	923.44.78.00.79.20.00.00.00.00.00.00.00.00.00.00.00.00.	Date of Last Payment	May 01, 2018
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	, 13	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date	.  The state of th	Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	Dec 01, 2017
Date of First Delinquency	Oct 01, 2017		

EQUIFAX	KRYSTIAN SWINTON   May 29, 2020	Page 21 of 81
Summary > Revolving	> Mortgage > Installment > Other : > Statements > Personal Info > Inquirtes	Public Records ) Gallections

#### Comments

Account paid for less than full balance

#### Contact

SYNCB/OLD NAVY 4125 WINDWARD PLAZA ALPHARETTA, GA 30005

**EQUIFAX** 

KRYSTIAN SWINTON | May 29, 2020

Page 22 of 81



#### SYNCB/OLD NAVY Closed 601859XXXXXX **CREDIT USAGE ACCOUNT DETAILS Account Name** SYNCB/OLD NAVY **Unknown Credit Usage** Credit usage could not be Account # 601859XXXXXX calculated for this account N/A **Original Creditor** because either the balance and/or credit limit were not Company Sold reported. REVOLVING Account Type CONTACT INFORMATION May 07, 2017 **Date Opened** PO BOX 965005 Account Status! ORLANDO, FL 32896 Closed (877) 222-6868 Legally paid in full for less than the full balance Payment Status PAYMENT HISTORY Status Updated Jun 01, 2018 2018 2017 Jan Feb Mar Apr Jan Feb Mar Apr Balance May Jun Jul Aug Balance Updated Jun 17, 2018 Sep Oct Nov Dec Credit Limit \$200 Sep Oct Nov Dec Monthly Payment 120+ Days Late OK. Past Due Amount 60 Days Late 30 Days Late **Highest Balance** \$422 90 Days Late Negative Terms Revoiving Data Unavailable Responsibility Individual Your Statement Comments Election of remedy - reported by subscriber Account legally paid in full for less than the full balance

Summary Accounts (Closed) Collections Inquiries Public Records Credit Score



#### SYNCB/QVC 604576XXXXXXXXXXX **CREDIT USAGE ACCOUNT DETAILS** SYNCB/QVC Account Name Unknown Credit Usage Credit usage could not be Account # 604576XXXXXXXXXXX calculated for this account Original Creditor because either the balance and/or credit limit were not Company Sold reported. REVOLVING Account Type CONTACT INFORMATION Date Opened Oct 08, 2017 PO BOX 965018 ' Account Status! Closed ORLANDO, FL 32896 (866) 367-9444 Payment Status Legally paid in full for less than the full balance PAYMENT HISTORY Status Updated Apr 01, 2019 2019 2018 2017 Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr Balance May Jun Jul Aug May Jun Jul Aug **Balance Updated** Apr 08, 2019 Credit Limit \$700 Sep Oct Nov Dec Monthly Payment 120+ Days Late Past Due Amount 30 Days Late 60 Days Late **Highest Balance** 90 Days Late Terms Revolving Data Unavailable Responsibility Individual Your Statement Election of remedy - reported by subscriber Comments Account legally paid in full for less than the full balance

Summary Accounts (Closed) Collections Inquiries Public Records Credit Score

June 3, 2020

Equifax Information Services LLC PO Box 740256 Atlanta, GA 30374

Krystian Louise Swinton 7718 Loma Vista Dr. Kansas City, MO 64138 SS#: 4 DOB:

RE: DISPUTE OF INACCURATE CREDIT REPORT INFORMATION

Dear Sir/Madam:

I am writing to dispute inaccurate information you have placed in my credit report.

Please refer to the credit report you generated on May 29, 2020, Confirmation

In a nutshell, I filed for Chapter 7 Bankruptcy on October 21, 2019, case #19-42681-btf7, and received my discharge on January 29, 2020. Specifically, I dispute the following information reported:

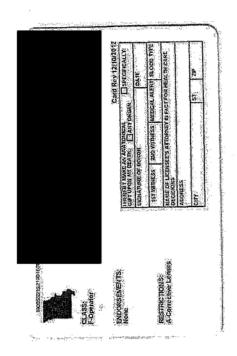
The Syncb/Old Navy account, #601859\*\*\*\*, was DISCHARGED through my Chapter 7 bankruptcy. Please update the Status to show Discharged, not "Over 120 Days Past Due" and remove any Charge Off Amount.

I look forward to your reply advising me that the inaccurate information has been fully corrected on my credit report.

Very truly yours,

Krystian Louise Swinton

Enclosures





This card leatings to the Social Security Administration and sourmist return level first weasle for it.

If weasle for it.

Social Security Administration

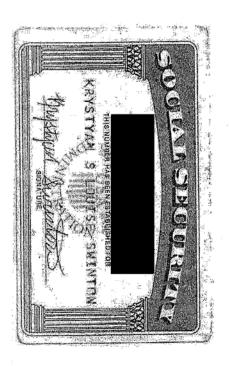
(The Social Security Administration of the Social Security Administration of this card or marbor by anyone is planshable by fine.

The Social Security Administration

Social Security Administration

Social Security Administration

Social Security Administration



#### 19-42681-btf7 Krystian Louise Swinton

Case type: bk Chapter: 7 Asset: No Vol: v Bankruptcy Judge: Brian T. Fenimore

Date filed: 10/21/2019 Date of last filing: 05/01/2020

Debtor discharged: 01/29/2020 Date terminated: 05/01/2020

## **Case Summary**

Office: Kansas City

Filed: 10/21/2019

County: JACKSON-

**Terminated:** 05/01/2020

MO Fee: Paid

Debtor discharged: 01/29/2020

Origin: 0 Previous term: Reopened:

Converted: **Debtor dismissed:** 

Joint: n

Confirmation hearing:

Original chapter: 7 Current chapter: 7

**Debtor disposition:** Standard Discharge

Nature of debt: consumer

Pending status: .Case Closed, Discharge entered

Flags: DEC, FMC, RND, CLOSED

Trustee: Janice E.

City: Kansas City Phone: 816-421-Fax: 816-421-7773

Email: jstanton@sr-

Stanton

7770

lawfirm.com

Party 1: Swinton, Krystian Louise (Debtor 1)

SSN / ITIN: xxx-xx-4251

Atty: Tracy L.

Represents party 1: Debtor 1

**Phone:** 816-842-1317

Robinson

Fax: 816-842-0315 Email: admin@tlrlaw.com

Location of case files:

Volume: CS1

The case file may not be available.

PACER Service Center										
	Transaction Receipt									
	06/04/2020 08:51:33									
PACER Login:	Tracy1125	Client Code:								
Description:	Case Summary	Search Criteria:	19-42681-btf7							
Billable Pages:	1	Cost:	0.10							

# Case 19-42681-btf7 Doc 1 Filed 10/21/19 Entered 10/21/19 15:36:37 Desc Main Document Page 22 of 59

Debtor	1 Krystian Louise Swinton	Case number (If known)	
4.5	Midland Funding, LLC Nonpriority Creditor's Name	Last 4 digits of account number 4653	\$1,910.87
	2365 Northside Drive Suite 300	When was the debt incurred?	
	San Diego, CA 92108  Number Street City State Zip Code  Who Incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	_	П	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	_	☐ Debts to pension or profit-sharing plans, and other similar debts	
	■ No		
	☐ Yes	■ Other. Specify 1916-CV15673	
4.6	Nelnet Nonpriority Creditor's Name	Last 4 digits of account number 5787	\$62,855.88
	121 S 13th Street Suite 201	When was the debt incurred?	
	Lincoln, NE 68508 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you life, the claim is. Officer all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	■ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	
4.7	Synchrony Bank/Old Navy Nonpriority Creditor's Name	Last 4 digits of account number	Unknown
	Attn: Bankruptcy Department PO Box 965060	When was the debt incurred?	
	Orlando, FL 32896-5060  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	T continued	
	_	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	is the claim subject to offset?	report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other, Specify	

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

Page 3 of 8

# Case 19-42681-btf7 Doc 1 Filed 10/21/19 Entered 10/21/19 15:36:37 Desc Main Document Page 23 of 59

Debtor	1 Krystian Louise Swinton	· ·	Case number (if known)	
4.8	Synchrony Bank/QCard	Last 4 digits of account number	7898	\$961.52
	Nonpriority Creditor's Name Attn: Bankruptcy Department	When was the debt incurred?		
	PO Box 965060			
	Orlando, FL 32896-5060  Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim	is. Oneok all that apply	
	Debtor 1 only	☐ Contingent		
		_		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	d olaim:	
	At least one of the debtors and another	Chudant Isana	d claim:	
	Check if this claim is for a communi	ity	and the same and the same that the same all all and	
	Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-shari	ng plans, and other similar debts	
	Yes	Other. Specify		
4.9	Synchrony Bank/Walmart	Last 4 digits of account number	1053	\$571.63
	Nonpriority Creditor's Name Attn: Bankruptcy Department	When was the debt incurred?		
	PO Box 965060			
	Orlando, FL 32896-5060  Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, are oran	ior oncon an that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
		<u> </u>		
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d claim:	
	At least one of the debtors and another	D Student leans	a olam.	
	☐ Check if this claim is for a commun	ity	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	articles agreement of arreless that you are not	
	■ No	Debts to pension or profit-shari	ng plans, and other similar debts	
	Yes	Other, Specify		
Part 3:	List Others to Be Notified About	t a Debt That You Already Listed		
5. Use th	nis page only if you have others to be no	tified about your bankruptcy, for a debt that	you already listed in Parts 1 or 2. For example, if	a collection agency
is trvi	ng to collect from you for a debt you ow	e to someone else, list the original creditor i	n Parts 1 or 2, then list the collection agency her litional creditors here. If you do not have addition	e. Similarly, if you
	more than one creditor for any of the det ed for any debts in Parts 1 or 2, do not fil		itional creditors here. If you do not have addition	nai persons to be
	and Address	On which entry in Part 1 or Part 2 dld yo	u list the original creditor?	
	t, Osborn, Van Vliet, PLC		Part 1: Creditors with Priority Unsecured Claims	
974 - Suite	73rd Street		Part 2: Creditors with Nonpriority Unsecured Clair	ns
	loines, IA 50324			
	,	Last 4 digits of account number	6838	
	nd Address	On which entry in Part 1 or Part 2 dld yo	_	
	al One		Part 1: Creditors with Priority Unsecured Claims	
	es/Bankruptcy Department		Part 2: Creditors with Nonpriority Unsecured Clair	ms
	ake City, UT 84130-0285			
- 0,10		Last 4 digits of account number	0425	
Name a	and Address	On which entry in Part 1 or Part 2 did yo	u list the original creditor?	
	al One		☐ Part 1: Creditors with Priority Unsecured Claims	
	ox 30281	. 1	Part 2: Creditors with Nonpriority Unsecured Clair	ms
Salt L	ake Clty, UT 84130	Last 4 digits of account number		
Name a	and Address	On which entry in Part 1 or Part 2 did yo	u list the original creditor?	
Official F	Form 106 E/F	Schedule E/F: Creditors Who Have Unsecu	ed Claims	Page 4 of
				_

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Best Case Bankruptcy

Experian PO Box 4500 Allen, TX 75013

Krystian Louise Swinton 7718 Loma Vista Dr. Kansas City, MO 64138 SS#: DOB

RE: DISPUTE OF INACCURATE CREDIT REPORT INFORMATION

Dear Sir/Madam:

I am writing to dispute inaccurate information you have placed in my credit report. In a nutshell, I filed for Chapter 7 Bankruptcy on October 21, 2019, case #19-42681-btf7, and received my discharge on January 29, 2020. Specifically, I dispute the following information reported:

The Syncb/Old Navy account, #601859\*\*\*\*, was DISCHARGED through my Chapter 7 bankruptcy. Please update the Status to show Discharged and remove any Charge Off Amount.

The Syncb/QVC account, #604576\*\*\*\*, was DISCHARGED through my Chapter 7 bankruptcy. Please update the Status to show Discharged and remove any Charge Off Amount.

Finally, please remove the following incorrect personal information:

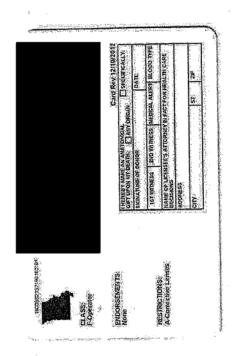
Krystian S Swinton 7706 Loma Vista Dr, Kansas City, MO 64138

I look forward to your reply advising me that the inaccurate information has been fully corrected on my credit report.

Very truly yours.

Krystian Louise Swinton

Enclosures





This card basings to the Social Security Administration and year mass retiring it if we ask for it

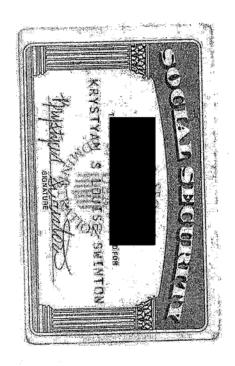
Improper us; of this end or number by anyone is panishable by fracting the youngest of some U. Jon. Tind's end that tert's some, phease return it to:

Swid-Svering Administration

R.O. Bry 37008. Bultimore, MD212905506.

for any other Social Security business internation, contact your local Social Security office. It you write to the above address for any business other transcutting a found care, it will take longer for a Sign your card right owers and keep it in a sile phace.
 DO NOT carry it will your.

Social Security Administration Form SSA-3000 (12/2002)



#### 19-42681-btf7 Krystian Louise Swinton

Case type: bk Chapter: 7 Asset: No Vol: v Bankruptcy Judge: Brian T. Fenimore

Date filed: 10/21/2019 Date of last filing: 05/01/2020

**Debtor discharged:** 01/29/2020 Date terminated: 05/01/2020

## **Case Summary**

Office: Kansas City

Filed: 10/21/2019

County: JACKSON-

**Terminated:** 05/01/2020

MO

**Debtor discharged:** 01/29/2020

Fee: Paid Origin: 0 Previous term:

Reopened:

Converted: **Debtor dismissed:** 

Joint: n

Confirmation hearing:

Original chapter: 7 Current chapter: 7

**Debtor disposition:** Standard Discharge

Nature of debt: consumer

Pending status: ,Case Closed,Discharge entered

Flags: DEC, FMC, RND, CLOSED

Trustee: Janice E.

City: Kansas City Phone: 816-421- Fax: 816-421-7773

Email: jstanton@sr-

Stanton

7770

lawfirm.com

Party 1: Swinton, Krystian Louise (Debtor 1)

SSN / ITIN: xxx-xx-4251

Atty: Tracy L.

Represents party 1: Debtor 1

**Phone:** 816-842-1317

Robinson

Fax: 816-842-0315 Email: admin@tlrlaw.com

Location of case files:

Volume: CS1

The case file may not be available.

PACER Service Center					
	Transaction Receipt				
	06/04/2020 08:51:33				
PACER Login: Tracy1125 Client Code:					
Description:	Case Summary	Search Criteria:	19-42681-btf7		
Billable Pages:	1	Cost:	0.10		

# Case 19-42681-btf7 Doc 1 Filed 10/21/19 Entered 10/21/19 15:36:37 Desc Main Document Page 22 of 59

Debtor	Krystian Louise Swinton	Case number (If known)	
4.5	Midland Funding, LLC Nonpriority Creditor's Name	Last 4 digits of account number 4653	\$1,910.87
	2365 Northside Drive	When was the debt incurred?	
	Suite 300		
	San Diego, CA 92108  Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify 1916-CV15673	
4.6	Nelnet	Last 4 digits of account number 5787	\$62,855.88
<u> </u>	Nonpriority Creditor's Name	When was the debt incurred?	
	121 S 13th Street Suite 201	When was the dept incurred?	
	Lincoln, NE 68508	_	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the cialm subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.7	Synchrony Bank/Old Navy Nonpriority Creditor's Name	Last 4 digits of account number	Unknown
	Attn: Bankruptcy Department PO Box 965060	When was the debt incurred?	
	Orlando, FL 32896-5060		
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 2 only  Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

Page 3 of 8

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# Case 19-42681-btf7 Doc 1 Filed 10/21/19 Entered 10/21/19 15:36:37 Desc Main Document Page 23 of 59

Debtor	1 Krystian Louise Swinton	Case number (if known)	
4.8	Synchrony Bank/QCard	Last 4 digits of account number 7898 \$96	1.52
	Nonpriority Creditor's Name Attn: Bankruptcy Department PO Box 965060	When was the debt incurred?	
	Orlando, FL 32896-5060		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	■ No □ Yes	Other. Specify	
4.9	Synchrony Bank/Walmart Nonpriority Creditor's Name	Last 4 digits of account number 1053 \$57	1.63
	Attn: Bankruptcy Department	When was the debt incurred?	
	PO Box 965060 Orlando, FL 32896-5060		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	☐ Student loans	
	debt Is the ciaim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
		· · · · · · · · · · · · · · · · · · ·	
Part 3		d about your bankruptcy, for a debt that you aiready listed in Parts 1 or 2. For example, if a collection a	gency
is try have	ding to collect from you for a debt you owe to	someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if hat you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to	you
	and Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
Abbo	tt, Osborn, Van Vliet, PLC	Line 4.5 of (Check one):	
	73rd Street	■ Part 2: Creditors with Nonpriority Unsecured Claims	
Suite	20 Moines, IA 50324		
Desi	violities, IA 30324	Last 4 digits of account number 6838	
	and Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
	al One	Line 4.5 of (Check one):	
	ries/Bankruptcy Department ox 30285	■ Part 2: Creditors with Nonpriority Unsecured Claims	
	ake City, UT 84130-0285		
		Last 4 digits of account number 0425	
Name	and Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
Capit	al One	Line 4.5 of (Check one):	
	lox 30281	■ Part 2: Creditors with Nonpriority Unsecured Claims	
Salt l	ake City, UT 84130	Last 4 digits of account number	
		On which enter in Part 4 or Part 2 did you liet the original graditor?	
Name	and Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
000-1-1	F 400 F/F	andula E/E: Craditore Who Have Uncertified Claims	ne 4 of

ficial Form 106 E/F Schedule E/F: Creditors Who Have Uns

Page 4 of 8

June 3, 2020

Trans Union, LLC Consumer Dispute Center PO Box 2000 Chester, PA 19016

Krystian Louise Swinton 7718 Loma Vista Dr. Kansas City, MO 64138 SS#: DOB

RE: DISPUTE OF INACCURATE CREDIT REPORT INFORMATION

Dear Sir/Madam:

I am writing to dispute inaccurate information you have placed in my credit report. In a nutshell, I filed for Chapter 7 Bankruptoy on October 21, 2019, case #19-42681-btf7, and received my discharge on January 29, 2020. Specifically, I dispute the following information reported:

The Syncb/Old Navy account, #601859\*\*\*\*, was DISCHARGED through my Chapter 7 bankruptcy. Please update the Status to show Discharged and remove any Charge Off Amount.

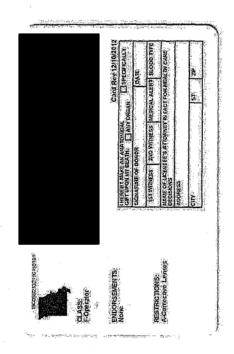
The Syncb/QVC account, #604576\*\*\*\*, was DISCHARGED through my Chapter 7 bankruptcy. Please update the Status to show Discharged and remove any Charge Off Amount.

I look forward to your reply advising me that the inaccurate information has been fully corrected on my credit report.

Very truly yours.

Krystlan Louise Swinton

Enclosures





This card batoigs to the Social Security Administration and you must return 東京総正海軍班議員 五字書 富國衛行車

It if we ask for it.

If you find it eard that isn't yours, please return it to.

Social Sciency Administration:

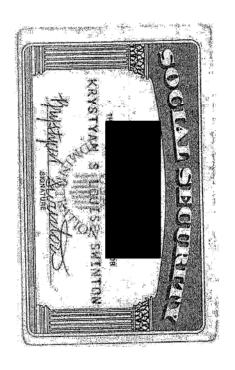
R.D. Box 35009. Baltimore, MD272303-5008

Impreper use of this cird or ramber by unyone is punishable by fine.

Protect Your Nimber and Card to Prevent Their Misuse.

Signt your card right away and keep it an a stir place.
 DONO! carry it with you.
 For any other Socialty business/information, contact your local Social Security office. If you write to this above address for my business other than returning a feature card, it will take longer for us to answer your letter.

Social Security Administration Form SSA-3000 (12/2002)



#### 19-42681-btf7 Krystian Louise Swinton

Case type: bk Chapter: 7 Asset: No Vol: v Bankruptcy Judge: Brian T. Fenimore

Date filed: 10/21/2019 Date of last filing: 05/01/2020

Debtor discharged: 01/29/2020 Date terminated: 05/01/2020

## **Case Summary**

Office: Kansas City

**Filed:** 10/21/2019

County: JACKSON-

**Terminated:** 05/01/2020

MO Fee: Paid

Origin: 0

**Debtor discharged:** 01/29/2020

Previous term:

Reopened: Converted:

Debtor dismissed:

Joint: n

Confirmation hearing:

Original chapter: 7 Current chapter: 7

**Debtor disposition:** Standard Discharge

Nature of debt: consumer

Pending status: ,Case Closed,Discharge entered

Flags: DEC, FMC, RND, CLOSED

Trustee: Janice E.

City: Kansas City Phone: 816-421-Fax: 816-421-7773

Email: jstanton@sr-

Stanton

7770

lawfirm.com

Party 1: Swinton, Krystian Louise (Debtor 1)

SSN / ITIN: xxx-xx-4251

Attv: Tracy L.

Robinson

Represents party 1: Debtor 1

Phone: 816-842-1317

Fax: 816-842-0315 Email: admin@tlrlaw.com

Location of case files:

Volume: CS1

The case file may not be available.

PACER Service Center					
Transaction Receipt					
	06/04/2020 08:51:33				
PACER Login: Tracy1125 Client Code:					
Description: Case Summary		Search Criteria:	19-42681-btf7		
Billable Pages: 1		Cost:	0.10		

# Case 19-42681-btf7 Doc 1 Filed 10/21/19 Entered 10/21/19 15:36:37 Desc Main Document Page 22 of 59

Debto	r 1 Krystian Louise Swinton	Case number (if known)	
4.5	Midland Funding, LLC Nonpriority Creditor's Name	Last 4 digits of account number 4653	\$1,910.87
	2365 Northside Drive	When was the debt incurred?	
	Suite 300		
	San Diego, CA 92108  Number Street City State Zip Code	As of the data year file the plane to Cheek all that analy	
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
		<b>T</b> • • • •	
	Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  ☐ Student loans	
	☐ Check if this claim is for a community debt		
	is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify 1916-CV15673	
	160	Other. Specify 1010 0110070	
4.6	Nelnet	Last 4 digits of account number 5787	\$62,855.88
	Nonpriority Creditor's Name 121 S 13th Street	When was the debt incurred?	
	Suite 201		
	Lincoln, NE 68508		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	Towns	
	Debtor 1 only	□ Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No.	Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	Other. Specify	
	Li res	Other, Specily	
4.7	Synchrony Bank/Old Navy	Last 4 digits of account number	Unknown
	Nonpriority Creditor's Name Attn: Bankruptcy Department PO Box 965060	When was the debt incurred?	
	Orlando, FL 32896-5060		
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	_		
	Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	☐ Student loans	
	debt is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes		
	163	Other. Specify	

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

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# Case 19-42681-btf7 Doc 1 Filed 10/21/19 Entered 10/21/19 15:36:37 Desc Main Document Page 23 of 59

Debtor	1 Krystian Louise Swinton	Case number (if known)	
4.8	Synchrony Bank/QCard	Last 4 digits of account number 7898	\$961.52
	Nonpriority Creditor's Name Attn: Bankruptcy Department PO Box 965060	When was the debt incurred?	
	Orlando, FL 32896-5060	<u> </u>	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	Contingent	
1	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	is the claim subject to offset?	report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.9	Synchrony Bank/Walmart	Last 4 digits of account number 1053	\$571.63
	Nonpriority Creditor's Name Attn: Bankruptcy Department PO Box 965060	When was the debt incurred?	
	Orlando, FL 32896-5060		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt is the cialm subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other, Specify	
Part 3:	List Others to Be Notified About a D	eht That You Already Listed	
		about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example	e if a collection agency
is tryi	ing to collect from you for a debt you owe to :	someone else, list the original creditor in Parts 1 or 2, then list the collection agency nat you listed in Parts 1 or 2, list the additional creditors here. if you do not have add	here. Similarly, if you
	and Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
	t, Osborn, Van Vliet, PLC	Line 4.5 of (Check one):	ns
Suite :	73rd Street	Part 2: Creditors with Nonpriority Unsecured (	Claims
	loines, IA 50324		•
		Last 4 digits of account number 6838	
	and Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
Capita	al One les/Bankruptcy Department	Line 4.5 of (Check one):	
	ox 30285	Part 2: Creditors with Nonpriority Unsecured C	Claims
	ake City, UT 84130-0285		
		Last 4 digits of account number 0425	
Name a	nd Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
Capita		Line 4.5 of (Check one):	ns
	ox 30281	■ Part 2: Creditors with Nonpriority Unsecured 0	
Sait La	ake City, UT 84130	Last 4 digits of account number	
No.	and Address		
ivame a	and Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
CARCILLE F	400 E/E	while E/E. One differentially a linear time a council Olehana	

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

Page 4 of 8

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Best Case Bankruptcy

August 18, 2020

Equifax Information Services LLC PO Box 740256 Atlanta, GA 30374

Krystian Louise Swinton 7718 Loma Vista Dr. Kansas City, MO 64138 SS# DOI

RE: DISPUTE OF INACCURATE CREDIT REPORT INFORMATION –  $2^{ND}$  DISPUTE

Dear Sir/Madam:

On June 3, 2020, I disputed inaccurate information you placed in my credit report and I never received a response. I am writing AGAIN to dispute the inaccurate information. Please refer to the credit report you generated on May 29, 2020, Confirmation

In a nutshell, I filed for Chapter 7 Bankruptcy on October 21, 2019, case #19-42681-bif7, and received my discharge on January 29, 2020. Specifically, I dispute the following information reported:

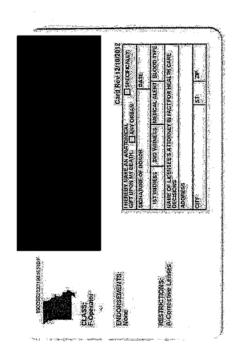
The Syncb/Old Navy account, #601859\*\*\*\*, was DISCHARGED through my Chapter 7 bankruptcy. Please update the Status to show Discharged, not "Over 120 Days Past Due" and remove any Charge Off Amount.

I look forward to your reply advising me that the inaccurate information has been fully corrected on my credit report. Again, this is the SECOND Dispute to correct these errors.

Very Truly Yours,

Krystian Louise Swinton

Enclosures





This care belongs to the Sucial Security Administration and you must retirm If you find a card that isn't yours, please rounn it to.

Social Security Administration

ROLDAN 35(08, Haltimore, MID 12) 200-3003

Unprisonment or bein:

Protect Your Number by anyther is pumsinable by fine.

Protect Your Number and the Prevent Their Misses

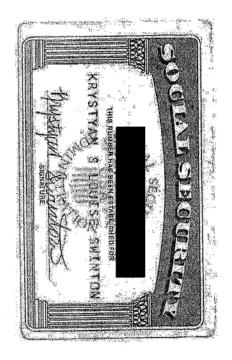
Nar your end right away and leep it to a suff place.

Nar your end right away and leep it to a suff place.

DONOT error it will you.

Secury office Ryou write to file above address for any business older than Security Administration.

Social Security Administration.



#### 19-42681-btf7 Krystian Louise Swinton

Case type: bk Chapter: 7 Asset: No Vol: v Bankruptcy Judge: Brian T. Fenimore

**Date filed:** 10/21/2019 **Date of last filing:** 05/01/2020

Debtor discharged: 01/29/2020 Date terminated: 05/01/2020

### **Case Summary**

Office: Kansas City

Filed: 10/21/2019

County: JACKSON-

**Terminated:** 05/01/2020

MO Fee: Paid

Origin: 0

**Debtor discharged:** 01/29/2020

Reopened: Converted:

Previous term:

**Debtor dismissed:** 

Joint: n Original chapter: 7 Current chapter: 7

Confirmation hearing:

**Debtor disposition:** Standard Discharge

Nature of debt: consumer

Pending status: ,Case Closed,Discharge entered

Flags: DEC, FMC, RND, CLOSED

Trustee: Janice E.

City: Kansas City Phone: 816-421- Fax: 816-421-7773

Email: jstanton@sr-

Stanton

7770

lawfirm.com

Party 1: Swinton, Krystian Louise (Debtor 1)

SSN / ITIN: xxx-xx-4251

Atty: Tracy L.

Represents party 1: Debtor 1

**Phone:** 816-842-1317

Robinson

Fax: 816-842-0315 Email: admin@tlrlaw.com

Location of case files:

Volume: CS1

The case file may not be available.

PACER Service Center						
Transaction Receipt						
06/04/2020 08:51:33						
PACER Login:	PACER Login: Tracy1125 Client Code:					
Description:   Case Summary   Search Criteria:   19-42681-bi						
Billable Pages: 1 Cost: 0.10						

# Case 19-42681-btf7 Doc 1 Filed 10/21/19 Entered 10/21/19 15:36:37 Desc Main Document Page 22 of 59

Depto	Krystian Louise Swinton	Case number (if known)	
4.5	Midland Funding, LLC	Last 4 digits of account number 4653	\$1,910.87
	Nonpriority Creditor's Name 2365 Northside Drive	When was the debt incurred?	
	Suite 300 San Diego, CA 92108		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	■ Other Specify 1916-CV15673	
4.6	Nelnet	Last 4 digits of account number 5787	\$62,855.88
	Nonpriority Creditor's Name 121 S 13th Street	When was the debt incurred?	
	Suite 201	· ·	
	Lincoln, NE 68508 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim is. Oneok an that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	□ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.7	Synchrony Bank/Old Navy	Last 4 digits of account number	Unknown
	Nonpriority Creditor's Name	When was the debt incurred?	
	Attn: Bankruptcy Department PO Box 965060	when was the debt incurred r	
	Orlando, FL 32896-5060		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	ls the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other Specify	
		Other. Specify	

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

Page 3 of 8

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### Case 19-42681-btf7 Doc 1 Filed 10/21/19 Entered 10/21/19 15:36:37 Desc Main Document Page 23 of 59

Debtor	1 Krystian Louise Swinton	Case number (if known)	
	Synchrony Bank/QCard Nonpriority Creditor's Name	Last 4 digits of account number 7898 \$96	1.52
	Attn: Bankruptcy Department PO Box 965060	When was the debt incurred?	
	Orlando, FL 32896-5060		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?  ■ No	report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts	
	■ No □ Yes	Other, Specify	
	Synchrony Bank/Walmart	Last 4 digits of account number 1053 \$57	1,63
	Nonpriority Creditor's Name Attn: Bankruptcy Department	When was the debt incurred?	
	PO Box 965060 Orlando, FL 32896-5060		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	Other. Specify	
Part 3:	List Others to Be Notified About a De		
5. Use thi Is tryin have m	is page only if you have others to be notified ig to collect from you for a debt you owe to s nore than one creditor for any of the debts tha d for any debts in Parts 1 or 2, do not fill out	about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection as omeone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if at you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be submit this page.	you
	d Address Osborn, Van Vliet, PLC	On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.5 of (Check one):	
	3rd Street	■ Part 2: Creditors with Nonpriority Unsecured Claims	
Suite 2		— Tartz. Greditole with Northhority Greecuted Glaints	
Des Mo	oines, IA 50324	Last 4 digits of account number 6838	
	d Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
Capital	One s/Bankruptcy Department	Line 4.5 of (Check one):	
	к 30285	Part 2: Creditors with Nonpriority Unsecured Claims	
Salt La	ke City, UT 84130-0285		
		Last 4 digits of account number 0425	
	d Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
Capital		Line <u>4.5</u> of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims	
PO Box	ke City, UT 84130	Part 2: Creditors with Nonpriority Unsecured Claims	
Jan La	:	Last 4 digits of account number	
Name an	d Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
			a A of R

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Best Case Bankruptcy

Experian PO Box 4500 Allen, TX 75013

Krystian Louise Swinton 7718 Loma Vista Dr. Kansas City, MO 64138 SS#: DOE

# RE: DISPUTE OF INACCURATE CREDIT REPORT INFORMATION – $2^{NP}$ DISPUTE

Dear Sir/Madam:

On June 3, 2020, I disputed inaccurate information you placed in my credit report and I never received a response. I am writing AGAIN to dispute the inaccurate information.

In a nutshell, I filed for Chapter 7 Bankruptcy on October 21, 2019, case #19-42681-btf7, and received my discharge on January 29, 2020. Specifically, I dispute the following information reported:

The Syncb/Old Navy account, #601859\*\*\*\*, was DISCHARGED through my Chapter 7 bankruptcy. Please update the Status to show Discharged and remove any Charge Off Amount.

The Syncb/QVC account, #604576\*\*\*\*, was DISCHARGED through my Chapter 7 bankruptcy. Please update the Status to show Discharged and remove any Charge Off Amount.

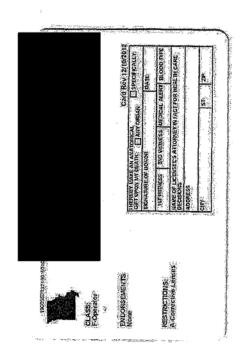
Finally, please remove the following incorrect personal information:

Krystian S Swinton 7706 Loma Vista Dr, Kansas City, MO 64138

I look forward to your reply advising me that the inaccurate information has been fully corrected on my credit report. Again, this is the SECOND Dispute to correct these errors.

Very Truly Yours,

Krystlan Louise Swinton





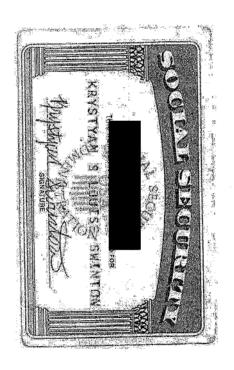
This eard belongs to the Second Second Administration and you must return U you find a card that issee yours, please turing it to.
Social Steamy Administration
P.O. Box 35008, Balminor, MD 21280-3008

Protect Your Number and Card to Present Their Misses

\* Nga your satdraph avay and leep it true stir place.

\* DONOT serry it with you.

For any other Social Secority business information, contact your local Social Security office. If you write, business address for any business other than telluming a found earld, it will take tanger for its to answer your letter. Social Security, Administration Form SSA-3000 (12-2002)



 $\mathcal{Z}_{i}$ 

#### 19-42681-btf7 Krystian Louise Swinton

Case type: bk Chapter: 7 Asset: No Vol: v Bankruptcy Judge: Brian T. Fenimore

**Date filed:** 10/21/2019 **Date of last filing:** 05/01/2020

Debtor discharged: 01/29/2020 Date terminated: 05/01/2020

#### **Case Summary**

Office: Kansas City

**Filed:** 10/21/2019

County: JACKSON-

**Terminated:** 05/01/2020

MO Fee: Paid

Origin: 0

Debtor discharged: 01/29/2020

Previous term:

Reopened: Converted:

Debtor dismissed:

Joint: n

Confirmation hearing:

Original chapter: 7 Current chapter: 7

**Debtor disposition:** Standard Discharge

Nature of debt: consumer

Pending status: ,Case Closed,Discharge entered

Flags: DEC, FMC, RND, CLOSED

Trustee: Janice E.

City: Kansas City Phone: 816-421- Fax: 816-421-7773

Email: jstanton@sr-

Stanton

7770

lawfirm.com

Party 1: Swinton, Krystian Louise (Debtor 1)

SSN / ITIN: xxx-xx-4251

Atty: Tracy L.

Represents party 1: Debtor 1

**Phone:** 816-842-1317

Robinson

Fax: 816-842-0315 Email: admin@tlrlaw.com

Location of case files:

Volume: CS1

The case file may not be available.

PACER Service Center						
	Transaction Receipt					
	06/04/2020 08:51:33					
PACER Login:	PACER Login: Tracy1125 Client Code:					
Description:	Case Summary	Search Criteria:	19-42681-btf7			
Billable Pages: 1 Cost: 0.10						

## Case 19-42681-btf7 Doc 1 Filed 10/21/19 Entered 10/21/19 15:36:37 Desc Main Document Page 22 of 59

Debtor	1 Krystian Louise Swinton	Case number (If known)	
4.5	Midland Funding, LLC Nonpriority Creditor's Name	Last 4 digits of account number 4653	\$1,910.87
	2365 Northside Drive Suite 300	When was the debt incurred?	
	San Diego, CA 92108		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured ciaim:	
	Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify 1916-CV15673	
4.6	Nelnet	Last 4 digits of account number 5787	\$62,855.88
	Nonpriority Creditor's Name 121 S 13th Street	When was the debt incurred?	
	Suite 201 Lincoln, NE 68508		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	•••		
	Yes	Other. Specify	
4.7	Synchrony Bank/Old Navy	Last 4 digits of account number	Unknown
	Nonpriority Creditor's Name Attn: Bankruptcy Department PO Box 965060	When was the debt incurred?	
	Orlando, FL 32896-5060		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes		
		Other. Specify	

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

Page 3 of 8

## Case 19-42681-btf7 Doc 1 Filed 10/21/19 Entered 10/21/19 15:36:37 Desc Main Document Page 23 of 59

Debtor	1 Krystian Louise Swinton	Case number (if known)	
4.8	Synchrony Bank/QCard	Last 4 digits of account number 7898	\$961.52
	Nonpriority Creditor's Name Attn: Bankruptcy Department PO Box 965060	When was the debt incurred?	
	Orlando, FL 32896-5060		
-	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a communit	Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.9	Synchrony Bank/Walmart Nonpriority Creditor's Name	Last 4 digits of account number 1053	\$571.63
	Attn: Bankruptcy Department PO Box 965060	When was the debt incurred?	
	Orlando, FL 32896-5060		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	•
	Who incurred the debt? Check one.	-	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a communit	·	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other Specific	
		Other. Specify	
Part 3:	List Others to Be Notified About a	a Debt That You Already Listed	
is tryit have r	ng to collect from you for a debt you owe	fied about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, i to someone else, list the original creditor in Parts 1 or 2, then list the collection agency he s that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additio out or submit this page.	re. Simllarly, if you
	nd Address , Osborn, Van Vliet, PLC	On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.5 of (Check one):	
	3rd Street		
Suite 2		■ Part 2: Creditors with Nonpriority Unsecured Clair	ns
Des M	oines, IA 50324	Last 4 digits of account number 6838	
Name ar	nd Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
Capital		Line 4.5 of (Check one):	
	es/Bankruptcy Department x 30285	Part 2: Creditors with Nonpriority Unsecured Clair	ms
	ke City, UT 84130-0285		
00,120	,	Last 4 digits of account number 0425	
Name ar	nd Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
Capital		Line <u>4.5</u> of (Check one):	
PO Bo	x 30281	Part 2: Creditors with Nonpriority Unsecured Clair	ms
Salt La	ke City, UT 84130	Last 4 digits of account number	
Name ar	nd Address	On which entry in Part 1 or Part 2 did you list the original creditor?	1
Official Fo	orm 106 E/F S	chedule E/F: Creditors Who Have Unsecured Claims	Page 4 of 8
	The state of the s		

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August 18, 2020

Trans Union, LLC Consumer Dispute Center PO Box 2000 Chester, PA 19016

Krystian Louise Swinton 7718 Loma Vista Dr. Kansas City, MO 64138 SS# DOI

RE: DISPUTE OF INACCURATE CREDIT REPORT INFORMATION - 2<sup>NO</sup> DISPUTE

Dear Sir/Madam:

On June 3, 2020, I disputed inaccurate information you placed in my credit report and I never received a response. I am writing AGAIN to dispute the inaccurate information.

In a nutshell, I filed for Chapter 7 Bankruptcy on October 21, 2019, case #19-42681-btf7, and received my discharge on January 29, 2020. Specifically, I dispute the following information reported:

The Syncb/Old Navy account, #601859\*\*\*\*, was DISCHARGED through my Chapter 7 bankruptcy. Please update the Status to show Discharged and remove any Charge Off Amount.

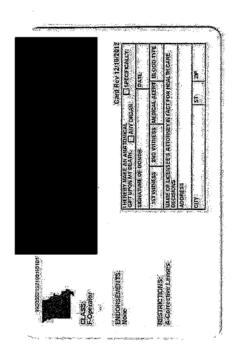
The Syncb/QVC account, #604576\*\*\*\*, was DISCHARGED through my Chapter 7 bankruptcy. Please update the Status to show Discharged and remove any Charge Off Amount.

I look forward to your reply advising me that the inaccurate information has been fully corrected on my credit report. Again, this is the SECOND Dispute to correct these errors.

Very Truly Yours,

Krystlan Louise Swinton

Enclosures





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This card halongs to the Security Administration and sourmast return 14 wearst-form.

Lyou find a card that isn't yours, please exturn it to Searth Security Administration

Searth Security Administration

Probact Your Mitther and Card to heavent Their Missage.

Sign your stid right away and Reap it was safe place.

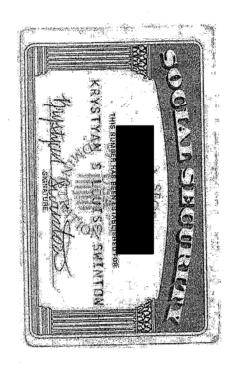
Sign your stid right away and Reap it was safe place.

Do Noy! carry a with you.

For your stid right away and the private safe place.

Security office Lyou write to the above address for my business other than securing a found card, it will take longer for its to answer your lettin.

Social Security Administration.



#### 19-42681-btf7 Krystian Louise Swinton

Case type: bk Chapter: 7 Asset: No Vol: v Bankruptcy Judge: Brian T. Fenimore

**Date filed:** 10/21/2019 **Date of last filing:** 05/01/2020

Debtor discharged: 01/29/2020 Date terminated: 05/01/2020

### **Case Summary**

Office: Kansas City

Filed: 10/21/2019

County: JACKSON-

**Terminated:** 05/01/2020

MO Fee: Paid

Origin: 0

**Debtor discharged:** 01/29/2020

Previous term:

Reopened: Converted:

Debtor dismissed:

Joint: n

Confirmation hearing:

Original chapter: 7 Current chapter: 7

**Debtor disposition:** Standard Discharge

Nature of debt: consumer

Pending status: ,Case Closed,Discharge entered

Flags: DEC, FMC, RND, CLOSED

Trustee: Janice E.

City: Kansas City Phone: 816-421-Fax: 816-421-7773

Email: jstanton@sr-

Stanton

7770

lawfirm.com

Party 1: Swinton, Krystian Louise (Debtor 1)

SSN / ITIN: xxx-xx-4251

Atty: Tracy L.

Represents party 1: Debtor 1

**Phone:** 816-842-1317

Robinson

Fax: 816-842-0315 Email: admin@tlrlaw.com

Location of case files:

Volume: CS1

The case file may not be available.

PACER Service Center						
	Transaction Receipt					
	06/04/2020 08:51:33					
PACER Login:	PACER Login: Tracy1125 Client Code:					
Description: Case Summary Search Criteria: 19-4						
Billable Pages: 1 Cost: 0.10						

## Case 19-42681-btf7 Doc 1 Filed 10/21/19 Entered 10/21/19 15:36:37 Desc Main Document Page 22 of 59

Debto	r 1 Krystian Louise Swinton	Case number (if known)	
4.5	Midland Funding, LLC Nonpriority Creditor's Name	Last 4 digits of account number 4653	\$1,910.87
	2365 Northside Drive	When was the debt incurred?	
	Suite 300		
	San Diego, CA 92108  Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	or the date you me, the stant is. Oneck an that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt is the claim subject to offset?	<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify 1916-CV15673	
4.6	Nelnet	Last 4 digits of account number 5787	\$62,855.88
	Nonpriority Creditor's Name	Wilhon was the daht incomed?	712,000
	121 S 13th Street Suite 201	When was the debt incurred?	
	Lincoln, NE 68508	_	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 2 only  Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	
4.7	Synchrony Bank/Old Navy	Last 4 digits of account number	Unknown
	Nonpriority Creditor's Name Attn: Bankruptcy Department PO Box 965060	When was the debt incurred?	
	Orlando, FL 32896-5060 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	□ Debts to pension or profit-sharing plans, and other similar debts	,
	Yes		
		Other. Specify	

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

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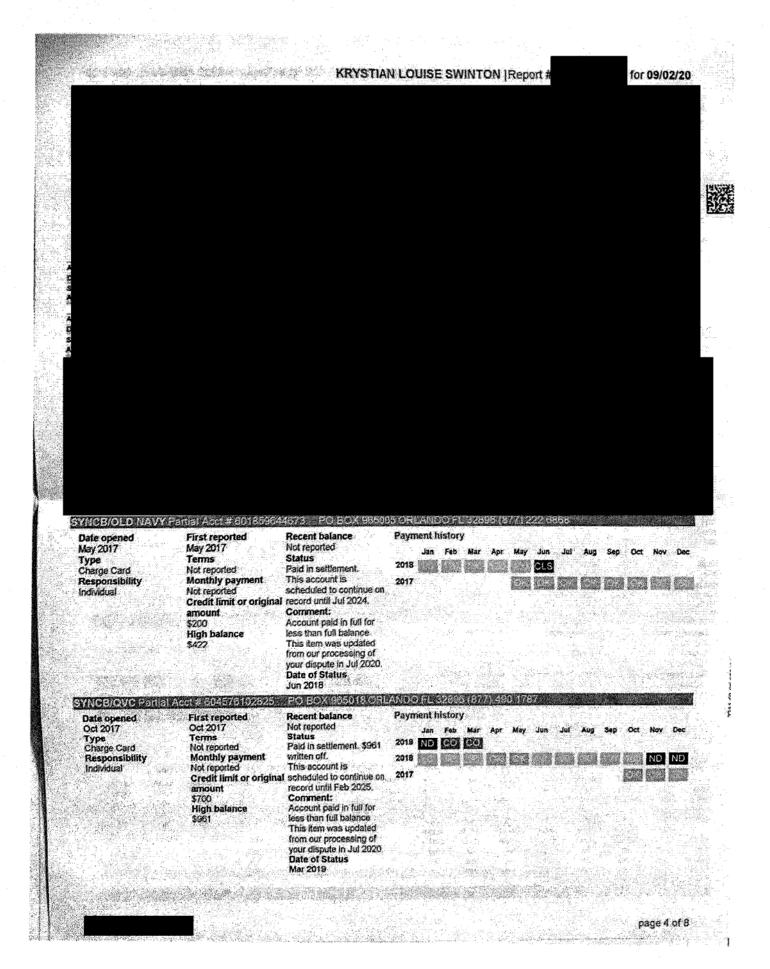
### Case 19-42681-btf7 Doc 1 Filed 10/21/19 Entered 10/21/19 15:36:37 Desc Main Document Page 23 of 59

Debtor	1 Krystian Louise Swinton	Case number (if known)	
4.8	Synchrony Bank/QCard Nonpriority Creditor's Name	Last 4 digits of account number 7898	\$961.52
	Attn: Bankruptcy Department PO Box 965060	When was the debt incurred?	
	Orlando, FL 32896-5060  Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim is. Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check If this claim is for a communi	Ny ☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	is the claim subject to offset?	report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.9	Synchrony Bank/Walmart	Last 4 digits of account number 1053	\$571.63
	Nonpriority Creditor's Name Attn: Bankruptcy Department	When was the debt incurred?	
	PO Box 965060		
	Orlando, FL 32896-5060  Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unllquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check If this claim Is for a communi	y ☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
Part 3			
ls try	ing to collect from you for a debt you owe	fied about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, to someone else, list the original creditor in Parts 1 or 2, then list the collection agency he is that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additi- out or submit this page.	ere. Similarly, if you
	and Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
	t, Osborn, Van Vliet, PLC	Line 4.5 of (Check one):	
974 - Suite	73rd Street 20	Part 2: Creditors with Nonpriority Unsecured Cla	iims
	loines, IA 50324		
		Last 4 digits of account number 6838	
	nd Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
Capita	al One es/Bankruptcy Department	Line 4.5 of (Check one):	
PO Bo	ox 30285	■ Part 2: Creditors with Nonpriority Unsecured Cla	ims
Salt L	ake City, UT 84130-0285	Last 4 digits of account number 0425	
		Last 4 digits of account number 0425	
-	nd Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
Capita PO Bo	ox 30281	Line 4.5 of (Check one):	
	ake City, UT 84130	■ Part 2: Creditors with Nonpriority Unsecured Cla	ums
		Last 4 digits of account number	
Name a	nd Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
Official F	orm 106 E/F	Schedule E/F: Creditors Who Have Unsecured Claims	Page 4 of 8

Best Case Bankruptcy

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rrectly. NAL FL	Bascor Date Fry Date Classed 12/2017		
No. We have researched the credit account. Account # - 601859644673* The results are: We have verified that this item has been reported correctly. Additional information has been provided from the original source regarding this item. THE FOLLOWING FIELDS HAVE BEEN MODIFIED: "ADDITIONAL INFORMATION "ACCOUNT HISTORY. If you have additional questions about this item please contact: Syncticold Nary, PO Box 965036, Orlando FL. 32896-5036 Phone: (866) 336-8254  Syncticold Nary PO Box 96506 Orlando FL 32896-5036: (965) 396-8254  Syncticold Nary PO Box 96506 Orlando FL 32896-5036: (965) 396-8254  Accountinated the contact of the property	Sed Ted Pay Bistoon Pay Date Amount \$0 Poundid Status		
e verified that this item h FIELDS HAVE BEEN MC Syncb/Old Navy, P.O.B.	13 Paid and Closed Date May Charge Off Deferred Pay Def. 1st Pptd. Amount Sharl Date \$0 Particle infection		
Te results are: We bay em THE FOLLOWING is item please contact.	Monthly Date of set Date of Delication of Delication Companies OS/2018 Whose Account Individual Account		2 ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (
# -601859644673* The resolutions about this item nal questions about this item as 4254.	Scheduled Fayment Amount \$0	122017. 1	Page 4.01 4
searched the credit account. Account # -60185 tion has been provided from the original source re ACCOUNT HISTORY. If you have additional quest ne: (866) 396-8254 PD Box 965036 Orlando FL 32696-5008: (865) 396-8254	USYOTEOUT \$422 \$200  Date of Actaint LastPerment Perment Amount US/2018 \$0  Type of Loan  Charge Account	ss Than Full Balance untZero Balance h Status Codes oseais o4eais o2eais o2eais 12207 112017 5 4 5 4 3 2 1	
Additional information has been proving the Credital Additional information has been proving FORMATION "ACCOUNT HISTOR 32896-5036 Phone: (866) 396-8254 Syncb/Old Nay PO Box 985036 Ottal Account Namber	st Due St Due Account Ving	Account Paid For Less Than Full Balance Closed or Paid Account/Zero Balance Charge Account History with Status Codes 5 4 5	
>>> We have re Additional informal INFORMATION ' 32896-5036 Pho SyncEOld Navy	OUT 85964407.3  Items As of Balance An Date Received & Science Part Color (1997) 17020 \$0 States  Pays As Agreed Revol ADDITIONAL INFORMATION:	Account Paid For Closed or Paid A Charge Account Histon	( End O' Report).



File Number: Date Issued:



Page 4 of 6

#### Your Investigation Results

INVESTIGATION RESULTS - DISPUTED INFORMATION UPDATED: A change was made to the item(s) based on your dispute.

SYNCB/OLD NAVY #601859644673\*\*\*\* (PO BOX 965005, ORLANDO, FL 32896-5005, (877) 222-6868)

We investigated the information you disputed and updated: Balance; Past Due; Pay Status; Terms;

Remarks; Rating; Payment Received. Here is how this item appears on your credit report following our

investigation.

**Date Opened:** Responsibility: Account Type: Loan Type:

05/07/2017 Individual Account Revolving Account CHARGE ACCOUNT

Date Updated: Last Payment Made: High Balance: Credit Limit:

06/17/2018 05/30/2018 \$200

Pay Status: Date Closed: Date Paid:

>Account Included in Bankruptcy< 12/11/2017 05/30/2018

Remarks: >CHAPTER 7 BANKRUPTCY<; CLOSED

Estimated month and year that this item will be removed: 09/2024

SYNCB/QVC #604576102825\*\*\*\* (PO BOX 965005, ORLANDO, FL 32896, (877) 490-1787)

We investigated the information you disputed and updated: Rating. Here is how this item appears on your credit report following our investigation.

Date Opened: Responsibility: Account Type:

Loan Type:

10/08/2017 Individual Account Revolving Account CHARGE ACCOUNT

Date Updated: Last Payment Made: High Balance: Credit Limit:

04/08/2019 03/04/2019 \$961 \$700

Pay Status: Date Closed:

Date Pald:

>Account Included in Bankruptcy< 02/02/2018 03/04/2019

Remarks: >CHAPTER 7 BANKRUPTCY<

Estimated month and year that this item will be removed: 05/2025